IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.	09/675.467
Filing Date	9/28/2000
Confirmation No.	
Inventorship	
Applicant	
Group Art Unit	3693
Examiner	
Attorney's Docket No	MS1-0624US
Title:Method and System for Restricting the Usage of Payment Accounts	

RESPONSE TO OFFICE ACTION DATED NOVEMBER 3, 2006

To:

Commissioner of Patents and Trademarks

PO Box 1450

Alexandria, VA 22313-1450

From:

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This a response to the Office Action dated Nov. 3, 2006, for which the three-month shortened period for response expires on Februaruy 3, 2007. Favorable consideration is respectfully requested.

Claim Amendments begins on page 2 of this paper.

Remarks begin on page 10 of this paper